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Group Art Unit: 3628 703 306-2901 (703) 872-9326

U.S. Patent and Trademark Office

From: William T. Ellis

Sender's Direct Dial: 202 672 5485

Date: April 30, 2004

Client/Matter No: 057898-0102

User ID No: 0251

MESSAGE:

RE: SERIAL NO. 09/560,779 - Filed: 04/28/2000

Applicant: Danne L. BUCHANAN et al.

For: METHOD AND SYSTEM FOR PROCESSING FINANCIAL INSTRUMENT DEPOSITS

PHYSICALLY REMOTE FROM A FINANCIAL INSTITUTION

The following document is being filed in the U. S. Patent and Trademark Office via facsimile transmission:

AMENDMENT & REPLY

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Atty. Dkt. No. 057898-0102

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(Date of Deposit)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Danne L. Buchanan, et al.

Title:

METHOD AND SYSTEM FOR PROCESSING FINANCIAL INSTRUMENT DEPOSITS PHYSICALLY REMOTE FROM A

FINANCIAL INSTITUTION

Appl. No.:

09/560,779

Filing Date:

04/28/2000

Examiner:

Nga B. Nguyen

Art Unit:

3628

AMENDMENT TRANSMITTAL

Commissioner for Patents

PO Box 1450

Alexandria, Virginia 22313-1450

Sir:

Transmitted herewith is an amendment in the above-identified application.

- Small Entity status under 37 C.F.R. § 1.9 and § 1.27 has been established by a previous [] assertion of Small Entity status.
- [] Assertion of Small Entity status is enclosed.
- The fee required for additional claims is calculated below: [X]

	Claims As Amended		Previously Paid For		Extra Claims Present	- 18	Rate		Additional Claims Fee
Total Claims:	174	 .	133	-	41	х	\$18.00	=	\$738.00
Independent Claims:	15	-	12	=	3	ж	\$86.00	=	\$258.00
F	irst presentation	on of	any Multiple	Dep	endent Claims:	+	\$290.00	=	\$0.00
					CLAIM	S FEI	E TOTAL	=	\$996.00

Applicant hereby petitions for an extension of time under 37 C.F.R. §1.136(a) for the total number of months checked below:

Atty. Dkt. No. 057898-0102

			_		
[]	Extension f	or response filed within the first month:	\$110.00	\$0.00
[]	Extension for	or response filed within the second month:	\$420.00	\$0.00
[]	Extension f	or response filed within the third month:	\$950.00	\$0.00
[]	Extension f	or response filed within the fourth month:	\$1,480.00	\$0.00
[]	Extension f	or response filed within the fifth month:	\$2,010.00	\$0.00
			EXTE	NSION FEE TOTAL:	\$0.00
[]	Statutory D	isclaimer Fee under 37 C.F.R. 1.20(d):	\$110.00	\$0.00
[]			CLAIMS, EXTENSION AND DISCLA	\$996.00	
			Small Entity Fees Apply (\$0.00	
				TOTAL FEE:	\$996.00

- [X] Please charge Deposit Account No. 19-0741 in the amount of \$996.00. A duplicate copy of this transmittal is enclosed.
- [] A check in the amount of \$996.00 is enclosed.
- [X] The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741. If any extensions of time are needed for timely acceptance of papers submitted herewith, applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 19-0741.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted.

Data

Date ______

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William T. Ellis Attorney for Applicant

Registration No. 26,874

Atty. Dkt. No. 057898-0102

transmitted to the United States Patent and Tradema

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Examiner:

Nga B. Nguyen

Art Unit:

3628

AMENDMENT AND REPLY UNDER 37 CFR 1.111

Mail Stop AFTER FINAL Commissioner for Patents PO Box 1450 Alexandria, Virginia 22313-1450

Sir:

This communication is responsive to the Non-Final Office Action dated March 31, 2004, concerning the above-referenced patent application.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Remarks/Arguments begin on page 40 of this document.

Please amend the application as follows:

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application: